

CASE STUDY

A Bank Efficiently Integrates Ancillary Account Data to Enhance Reporting

THE CLIENT:

A community bank

USERS:

The IT team and business line users of the bank

Many banks have a substantial amount of customer account data that is stored outside their primary core systems with third parties. For example, this could include data related to CDARS, DMI loans, insured cash sweeps, and various loan participations with other institutions.¹ These items are reflected on the bank's balance sheet, providing a high-level overview of activity. Accessing the detailed account records, however, requires gathering data from the third parties. Information is typically available at different time intervals and in numerous layouts, requiring manual reformatting that results in inefficiencies and increased risks of reporting errors.

This community bank had very manual processes in place for incorporating ancillary data into the core data. The bank wanted to identify a solution that would automate this process and seamlessly provide a complete picture of portfolio activity to different groups throughout the bank to support analysis and timely decision-making.

¹ CDARS=Certificate of Deposit Account Registry Service; DMI=mortgage loans.



Pain Points

The IT team received ancillary account information on an infrequent basis and in numerous formats that required significant manual intervention before it could be used in reports. The bank wanted to:

- **Minimize manual efforts** by having data that was received from third parties be automatically ingested and loaded into the same format used for accounts stored in the bank's primary core database.
- **Reduce unintended errors**, such as missing accounts or missed key balances.
- **Deliver valuable insights to the business units much faster** with timely reports that pinpointed both opportunities and risks.

The team contacted SNL Banker, part of S&P Global Market Intelligence, to learn more about the firm's capabilities.

Time consuming manual processes for receiving ancillary data was taxing the IT team and preventing the business units from seeing a complete, up-to-date picture of business activity. A more automated solution was needed.



The Solution

SNL Banker's integration approach for ancillary data supports seamless data consumption across a bank. Account data coming from third-party firms is ingested and loaded into the same dimension and fact tables as accounts stored in the bank's primary core database. This enables users to view loan and deposit portfolios in their entirety without any manual involvement. Data integration is automated on a recurring basis when a third party is able to deliver the details, whether that be daily or monthly, and the data is blended, yet tagged to be distinguishable. This solution would enable the IT team and all business units to:



Automate data integration

The SNL Banker data warehouse collects core, general ledger, and other data in an organized system. Account-level flags are created for end users to distinguish sources when needed. This makes it easy to look at blended data, or the core and ancillary data separately.



Ensure definition conformity

Differences in source data field nomenclature are conformed during this integration when a third party uses a different naming convention for a data element. This avoids having separate fields for what actually are the same data fields.

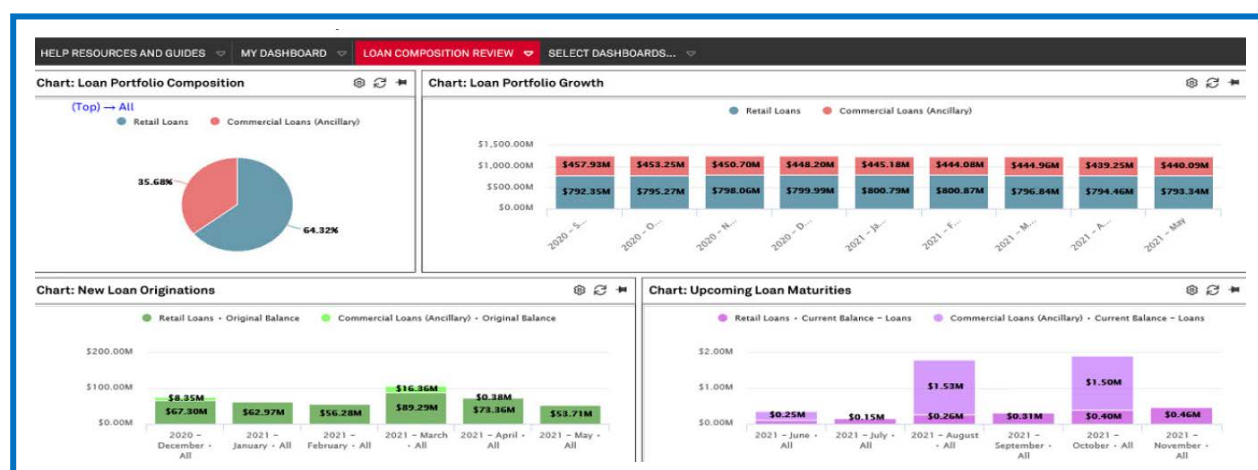


Analyze data immediately

Once loaded, ancillary account data is immediately available in already-made SNL Banker reports and dashboards. No additional action is required for end users to access and leverage the data. End user dashboards are updated daily and can be filtered by data

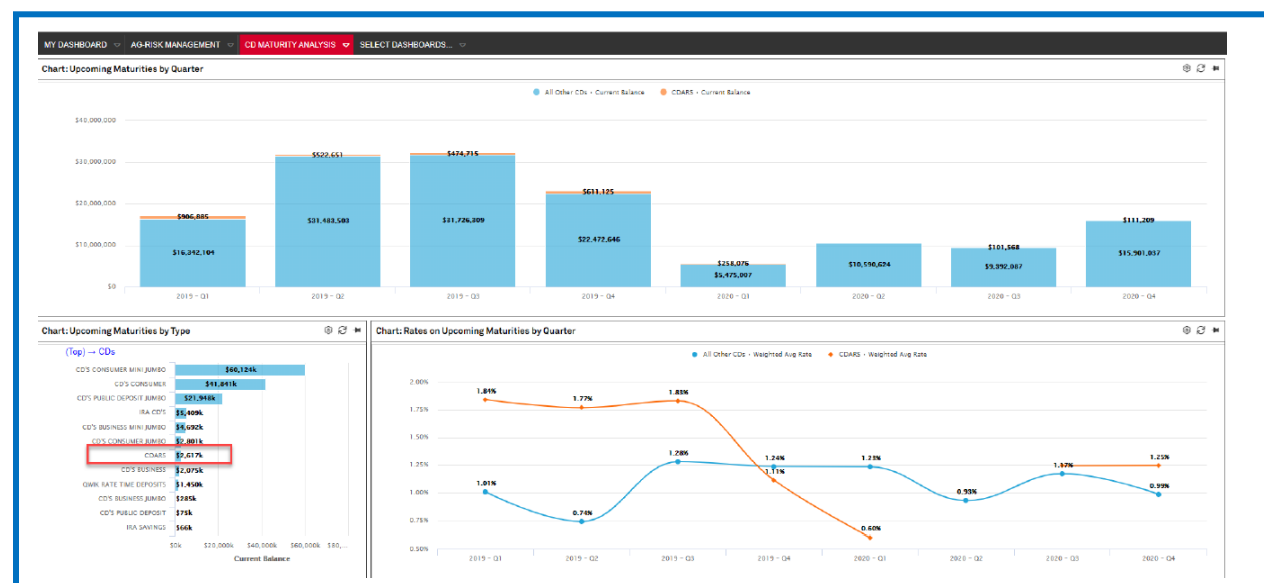
source, branch, product, and more. In addition, reports can be scheduled to ensure timely delivery of daily and period-end information.

Sample Review of Loan Composition (Loan Integration)



Source: SNL Banker. Both screen shots are for illustrative purposes only.

Sample Review of Upcoming CD Maturities (CDAR Integration)





Key Benefits

SNL Banker's streamlined solution was exactly what the IT team wanted to provide a centralized database to meet the reporting needs of the business units. The team saw many benefits, including the ability to:

- **Free up time** for more revenue-generating activities.
- **Eliminate errors** that often occurred with missing accounts or balances.
- **Streamline the flow of information** across the bank.
- **Deliver enhanced business intelligence** by enabling division heads to explore trends, analyze opportunities, and focus key resources based on insights from timely reports.
- **Help the bank quickly identify possible risks** and course correct early on with regular performance metrics.

[Click here for more information on SNL Banker.](#)

Contact Us

Asia-Pacific

+852-2533-3565

Europe, Middle East & Africa

+44-207-176-1234

The Americas

+1 877 863 1306

Copyright © 2021 by S&P Global Market Intelligence, a division of S&P Global Inc. All rights reserved.

These materials have been prepared solely for information purposes based upon information generally available to the public and from sources believed to be reliable. No content (including index data, ratings, credit-related analyses and data, research, model, software or other application or output therefrom) or any part thereof (Content) may be modified, reverse engineered, reproduced or distributed in any form by any means, or stored in a database or retrieval system, without the prior written permission of S&P Global Market Intelligence or its affiliates (collectively, S&P Global). The Content shall not be used for any unlawful or unauthorized purposes. S&P Global and any third-party providers, (collectively S&P Global Parties) do not guarantee the accuracy, completeness, timeliness or availability of the Content. S&P Global Parties are not responsible for any errors or omissions, regardless of the cause, for the results obtained from the use of the Content. THE CONTENT IS PROVIDED ON “AS IS” BASIS. S&P GLOBAL PARTIES DISCLAIM ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT THE CONTENT'S FUNCTIONING WILL BE UNINTERRUPTED OR THAT THE CONTENT WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall S&P Global Parties be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs or losses caused by negligence) in connection with any use of the Content even if advised of the possibility of such damages.

S&P Global Market Intelligence's opinions, quotes and credit-related and other analyses are statements of opinion as of the date they are expressed and not statements of fact or recommendations to purchase, hold, or sell any securities or to make any investment decisions, and do not address the suitability of any security. S&P Global Market Intelligence may provide index data. Direct investment in an index is not possible. Exposure to an asset class represented by an index is available through investable instruments based on that index. S&P Global Market Intelligence assumes no obligation to update the Content following publication in any form or format. The Content should not be relied on and is not a substitute for the skill, judgment and experience of the user, its management, employees, advisors and/or clients when making investment and other business decisions. S&P Global keeps certain activities of its divisions separate from each other in order to preserve the independence and objectivity of their respective activities. As a result, certain divisions of S&P Global may have information that is not available to other S&P Global divisions. S&P Global has established policies and procedures to maintain the confidentiality of certain non-public information received in connection with each analytical process.

S&P Global may receive compensation for its ratings and certain analyses, normally from issuers or underwriters of securities or from obligors. S&P Global reserves the right to disseminate its opinions and analyses. S&P Global's public ratings and analyses are made available on its Web sites, www.standardandpoors.com (free of charge) and www.ratingsdirect.com (subscription), and may be distributed through other means, including via S&P Global publications and third-party redistributors. Additional information about our ratings fees is available at www.standardandpoors.com/usratingsfees.